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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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ERIN E DRAKELEY

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EXAMINER

MILEF, ELDA G

ART UNIT

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 09/371,687	<b>Applicant(s)</b> DRAKELEY ET AL.	
	<b>Examiner</b> Elda Milef	<b>Art Unit</b> 3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 18 January 2008.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 83-109 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 83-109 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

## **DETAILED ACTION**

### **Status of the Claims**

1. This office action is in response to the amendments submitted by the applicants on 1/18/2008.

- Claims 1-82 are cancelled.
- Claims 83,85,86,89,91,92,95,100,101,104, and 109 are amended.
- Claims 83-109 are pending in the application.

### ***Claim Objections***

2. Claim 83 is objected to because of the following informalities: "browner" should be --browser--in the amended claim language. Appropriate correction is required.

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 83-85, 88, 90-94,97, 99, 100-103, 106, 108, 109 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Roberts et al. (hereinafter Roberts, US Patent No. 6,754,693) in view of Ellmore ( US Patent No. 7,058,817).

**Re claims 83, 90, 92, 99, 101, 108:** Roberts disclose a method, computer-program product, and apparatus comprising:

receiving, through a first web page generated by first code, pretender identification information associated with a pretender; using the pretender identification information to identify a set of applications available to the pretender ("The server 20 ascertains and validates which type of user is requesting one of the applets 34 by various methods. One such method allows the server 20 to validate each of the computers using a password system. In this implementation, any requester can get any view 36, 50, 90 as long as it has the appropriate validation codes such as a name and a password. Additionally, with the appropriate validation codes a requester can log-on from anywhere in the world that is connected to the network 16. Thus, others can join in a current session simply by knowing the validation codes.")-see col. 11 lines 7-16; Fig. 1; communication with server via a web page-col. 11 lines 38-45; identification of applications available to pretender-see Col. 12 lines 17-25; Fig. 1;

receiving through a second web page generated by the first code, information selecting an application from the set of

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applications-see col. 10 line 58 to col. 11 line 6; col. 12  
lines 16-26;

Although Roberts do disclose "The server ascertains and validates which type of user is requesting one of the applets 34 by various methods. One such method allows the server 20 to validate each of the computers using a password system...any requester can get any view...as long as it has the appropriate validation codes such as a name, and a password.")-see col. 11 lines 7-17. Roberts do not explicitly disclose using account identifier with user identification information to authorize access. It is old and well known in the art of data authentication that in order to access secure data over the Internet, many forms of identification as well as a combination of the identification can be used such as user id, password, account number, and social security number as evidenced by Ellmore. Therefore it would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Roberts to explicitly include receiving an account identifier such as an account number as evidenced by Ellmore in order to provide secure online access to personal information.

Roberts disclose:

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causing the first code to generate a third web page that displays, to the pretender, a view and information that is the same as a view and information of a web page that would be displayed to the particular party were the particular party to access the account through a selected application, the selected application being identified by the information selecting an application from the set of applications.-see col. 7 lines 50-63; col. 10 line 58 to col. 12; col. 18 line 12-15;

wherein a first browser displays the view and information to the pretender, and wherein a second browser, which differs from the first browser, would display the view and information to the particular party.-see col. 12 lines 33-35; Fig. 1 (browser that displays the information in user computer is different from the browser that displays the information on the second computer).

**Re claim 84,93,102:** Roberts disclose:

in response to receiving the pretender identification information, authenticating the pretender and starting a session in which the pretender interacts with the first code-see col. 11;

**Re claim 85,94,103:** Roberts disclose:

retrieving access information that identifies applications that are available, through the first code, for use by the authenticated pretender;

and providing to a computing system associated with the pretender, the retrieved access information for storage in access information fields of a text file associated with the session of the pretender with the first code.- -see cols. 11 to col. 12 line 35;

**Re claims 88,97,106:** Roberts do not specifically disclose an icon representative of a program that is executable from within the selected application to provide the pretender with access to account data associated with the account of the particular party. Ellmore however, teaches a system and method providing a user access to account information on websites with multiple applications and services including ("The account type field is populated from a selection by the user from a drop-down list box of account types. The presentation of this drop-down list varies depending on the type of user. Users coming through an access point other than signing up for account access are presented with a complete list of all account types that are on CIF. In a preferred embodiment, the following are the types of accounts accessible from system 100: Credit Card; Mortgage; Checking; Savings; Overdraft Line of Credit; Credit-on-Demand; Certificates of Deposit (CDs); Money Market Account (MMA); IRA--CD; IRA--Savings; IRA--MMA; Investments; Personal Loans; Auto

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Loans; Home Equity loans and Line of Credit; and Insurance. ") - see col. 8 lines 19-31; Fig. 3; col.2 lines 46-67. It would have been obvious to one having ordinary skill in the art to include in the collaborative system of Roberts the ability to access account information by clicking on an icon displayed on a web page as taught by Ellmore since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

**Re claims 91,100,109:** Roberts do not specifically disclose applications for accessing a retirement and investment account. It is old and well known in the art of banking that banks offer various accounts and one can access these accounts through the bank's website as evidenced by Ellmore-see col. 1 line 39 to col. 2 line 9. Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to specifically include that the applications accessed are a retirement and investment account as is old and well known as evidenced by Ellmore in order to provide the users with one website that includes multiple applications and services.



4. Claims 86,95,104 are rejected under 35 U.S.C. 103(a) as being unpatentable over Roberts in view Ellmore as applied to claims 83, 92, 101 above, and further in view of Fin et al. (hereinafter Fin, US Patent No.6,240,444).

**Re claims 86,95,104:** Roberts disclose retrieving access information identifying which applications a user is permitted to access (administrative view, user view, sales view), and saving the information is a database.-see cols. 11-12. Roberts do not specifically disclose retrieving account information that identifies programs associated with the selected application. Ellmore however, teaches using an account number to logon to see account information and Fin specifically teach sharing a Web document which displays bank account information between a customer and bank agent. -see cols. 11 & 12. It would have been obvious to one having ordinary skill in the art to include in the apparatus, system and method for coordinating Internet communication between at least two users by displaying a shared view of information or the users respective interfaces of Roberts the ability to provide an account id upon login by the users for account access as taught by Ellmore and a simultaneous view of bank account information provided to the customer and bank agent as taught by Fin since the claimed invention is merely a combination of old elements, and in the combination

each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

5. Claims 87, 96, 105 are rejected under 35 U.S.C. 103(a) as being unpatentable over Roberts, Ellmore, and Fin as applied to claims 86, 95, 104 above, and further in view of Northington et al. (hereinafter North, U.S. Patent No. 6,128,602).

**Re claims 87, 96, 105:** Roberts disclose wherein the retrieved account information specifies a right selected from the group consisting of: a right of the pretender to execute a program from with a selected application and a right of the pretender to access a database-see cols. 11-12.

Roberts, Ellmore, and Fin do not specifically disclose a right of a pretender to change a parameter of an account of the particular party; and wherein the application is selected from the group consisting of an application for accessing a retirement and investment account. North however, teaches a system providing one or more authorized users with the ability to monitor financial transactions on-line and manipulate and control all financial transactions of the entity in real time using Web-browser software technology. North teaches user

access to and the ability to alter financial information.-see col. 2 lines 51-59; cols. 3-6, 9-12; col. 13 lines 28-40; Figs. 5,7 and related text. It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Roberts, Ellmore, and Fin to include altering financial information by a user such as a customer service representative as taught by North in order to allow real-time transaction management on individual, group, and global levels.

6. Claims 89, 98, 107 rejected under 35 U.S.C. 103(a) as being unpatentable over Roberts in view of Ellmore as applied to claims 83, 92, 101 above, and further in view of Parker et al. (hereinafter Parker, U.S. Patent No. 5,729,734).

**Re claims 89, 98, 107:** Roberts and Ellmore do not specifically disclose wherein the third web page displays information indicating that the pretender is impersonating the particular party. Parker however, teaches ("FIG. 7 shows window 412 where, in one embodiment, the administrator is viewing all the sharepoints as if the administrator were viewing them from user C's account. To employ this feature, the administrator may, in one embodiment, click on the View-As pop-up icon 483 and select user C... When the administrator views as user C, the administrator is viewing from user C's perspective (i.e., in

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accordance with user C's access privileges as if the administrator was sitting at user C's client terminal). -see col. 11 line 20 to col. 12; Fig. 7 (483). It would have been obvious to one having ordinary skill in the art to include in the apparatus, system and method for coordinating Internet communication between at least two users disclosed by Roberts, an indication displayed on a web page that a user other than the customer is viewing the account information (administrator view) as taught by Parker since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

### ***Response to Arguments***

7. Regarding the amendments to independent claims 83, 92, 101 and the newly added limitation "wherein a first browser displays the view and information to the pretender and wherein a second browser, which differs from the first browser, would display the view and information to the particular party." The applicant argues that since the browsers are different, it follows that the pretender's session and the particular party's

session must be separate. In response to applicant's argument that the references fail to show certain features of applicant's invention, it is noted that the features upon which applicant relies (i.e., the pretender's and particular party's sessions being separate) are not recited in the rejected claim(s).

Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

**Furthermore**, applicant's arguments regarding separate sessions, **the Examiner could not find support in the specification for the pretender's and particular party's sessions being separate and it would not have been an inherent feature found in Fig. 1.**

Applicant's remaining arguments with respect to claims 83-109 have been considered but are moot in view of the new ground(s) of rejection.

#### **Conclusion**

8. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Elda Milef whose telephone number is (571)272-8124. The examiner can normally be reached on Monday -Thursday 8:30 am to 4:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571)272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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